

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

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| Applicant's or agent's file reference<br>1483/3/2 CIP/PCT | <b>FOR FURTHER ACTION</b><br><small>see Form PCT/ISA/220<br/>as well as, where applicable, item 5 below</small> |  |
| International application No.<br>PCT/US04/27238           | International filing date (day/month/year)<br>23 August 2004 (23.08.2004)                                       | (Earliest) Priority Date (day/month/year)<br>21 August 2003 (21.08.2003) |
| Applicant<br>FINISTAR, INC                                |   |  |

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.



It is also accompanied by a copy of each prior art document cited in this report.

1 Basis of the Report

- a. With regard to the language, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.
  - The international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).
  - With regard to any nucleotide and/or amino acid sequence disclosed in the international application, see Box No. I.
- 2.  Certain claims were found unsearchable (See Box No. II)
- 3.  Unity of invention is lacking (See Box No. III)
- 4. With regard to the title,
  - the text is approved as submitted by the applicant.
  - the text has been established by this Authority to read as follows:
- 5. With regard to the abstract,
  - the text is approved as submitted by the applicant.
  - the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box No. IV. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.
- 6. With regard to the drawings,
  - a. the figure of the drawings to be published with the abstract is Figure No. 1
    - as suggested by the applicant.
    - as selected by this Authority, because the applicant failed to suggest a figure.
    - as selected by this Authority, because this figure better characterizes the invention.
  - b.  none of the figures is to be published with the abstract.

**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US04/27238

**Box IV TEXT OF THE ABSTRACT (Continuation of Item 5 of the first sheet)**

NEW ABSTRACT: methods and systems for facilitating transactions (200) between commercial banks and pooled depositor groups are disclosed. Employees of a control center determine interest rate return needs of pooled depositor groups (210) such as trust departments at commercial banks. The control center employees aggregate (204) the funds to produce a stable funds source and communicate the availability of the stable funds source to commercial banks for core deposits (210). The commercial banks communicate cash needs to the control center (202). The control center sets an interest rate (206) to be paid to the pooled depositor groups for use of the funds to at least the depositor groups expected rate of return and below and the rate that commercial banks are willing to pay for funds. The banks post master NOW accounts and the pooled depositor groups deposit funds in the master NOW accounts (212).